



Affinity Solutions

Personal Accident Policy Summary

British Parachute Association Ltd - 100732276GPA

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten for risks situated within UK and other countries excluding the EEA by Aviva Insurance Limited. Risks situated within EEA by Aviva Insurance Ireland Designated Activity Company.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	To find further details																		
<p>Personal Accident Cover applies to</p> <p>Accidental bodily injury which causes:</p> <table border="0"> <tr> <td>Death</td> <td>£15,000</td> </tr> <tr> <td>Permanent Total Disablement From any and every occupation</td> <td>£15,000</td> </tr> <tr> <td>Loss of Sight in one or both eyes</td> <td>£15,000</td> </tr> <tr> <td>Loss of Hearing one ear</td> <td>£3,750</td> </tr> <tr> <td>Loss of Hearing in both ears</td> <td>£15,000</td> </tr> <tr> <td>Loss of one or more Limbs</td> <td>£15,000</td> </tr> <tr> <td>Loss of Speech</td> <td>£15,000</td> </tr> </table> <p>Accumulation Limits</p> <table border="0"> <tr> <td>Any one accident</td> <td>£1,000,000</td> </tr> <tr> <td>Any one aircraft</td> <td>£1,000,000</td> </tr> </table> <p>Whilst: From the time of leaving the aircraft with the intention of completing a parachute jump until such time as the landing is complete as confirmed by BPA in accordance with BPA Operational Manual supplemented by local club/airfield standard operating procedures.</p>	Death	£15,000	Permanent Total Disablement From any and every occupation	£15,000	Loss of Sight in one or both eyes	£15,000	Loss of Hearing one ear	£3,750	Loss of Hearing in both ears	£15,000	Loss of one or more Limbs	£15,000	Loss of Speech	£15,000	Any one accident	£1,000,000	Any one aircraft	£1,000,000	<p>This section does not cover:</p> <ul style="list-style-type: none"> • any gradually operating cause • sickness or disease • any naturally occurring condition or degenerative process • war in the Country of Residence • any kind of flying other than as a passenger • being a full time member of the armed forces • suicide or self harm • criminal acts • being insane • countries the FCO advise against all travel to • Permanent Total Disablement if an Insured Person is retired from gainful employment and receiving a pension of any kind • Temporary Total Disablement and/or Temporary Partial Disablement • Any accident whilst engaged as a pilot • Any accident in an aircraft prior to the commencement of a parachute jump <p>Policy age limit – up to and including 79 years or 80 at the commencement of the Period of Insurance</p>	<p>Cover Page 13</p> <p>Exclusions Page 16</p>
Death	£15,000																			
Permanent Total Disablement From any and every occupation	£15,000																			
Loss of Sight in one or both eyes	£15,000																			
Loss of Hearing one ear	£3,750																			
Loss of Hearing in both ears	£15,000																			
Loss of one or more Limbs	£15,000																			
Loss of Speech	£15,000																			
Any one accident	£1,000,000																			
Any one aircraft	£1,000,000																			

Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable.

Right of Cancellation

We may also cancel this policy at any time by sending not less than 30 days notice in writing to the Policyholder's last known address.

How to Claim

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance,
Aviva,
8 Surrey Street,
Norwich,
NR1 3NS

Or e-mail details of your complaint to ukgiceo@aviva.co.uk

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.
